

<i>SERFF Tracking Number:</i>	<i>NWST-127143491</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>48599</i>
<i>Company Tracking Number:</i>	<i>90-2353 LTC (0411)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2353 LTC (0411)</i>		
<i>Project Name/Number:</i>	<i>90-2353 LTC (0411)/90-2353 LTC (0411)</i>		

## Filing at a Glance

Company: Northwestern Long Term Care Insurance Company

Product Name: 90-2353 LTC (0411)

SERFF Tr Num: NWST-127143491 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-Closed

State Tr Num: 48599

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 90-2353 LTC (0411)

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer, Stephanie Fowler

Authors: Addie Croeker, Jason Gross, Cassandra Hoefke

Disposition Date: 05/04/2011

Date Submitted: 04/27/2011

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: 90-2353 LTC (0411)

Status of Filing in Domicile: Pending

Project Number: 90-2353 LTC (0411)

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 05/04/2011

State Status Changed: 05/04/2011

Deemer Date:

Created By: Cassandra Hoefke

Submitted By: Cassandra Hoefke

Corresponding Filing Tracking Number:

Filing Description:

We are submitting the attached form for your review and approval, if necessary, as advertising material for the Long Term Care Policy and related forms which have been previously approved in your state.

The presentation included with this filing is intended for use by our agents to use with general public.

If you should have any questions regarding the enclosed forms, you may call me at (414) 665-4549 or you can e-mail me at [jasongross@northwesternmutual.com](mailto:jasongross@northwesternmutual.com). On e-mails that are sent, please copy [cassandrahoefke@northwesternmutual.com](mailto:cassandrahoefke@northwesternmutual.com).

<i>SERFF Tracking Number:</i>	<i>NWST-127143491</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>48599</i>
<i>Company Tracking Number:</i>	<i>90-2353 LTC (0411)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2353 LTC (0411)</i>		
<i>Project Name/Number:</i>	<i>90-2353 LTC (0411)/90-2353 LTC (0411)</i>		

Sincerely,

Jason Gross, FLMI, AFSI, ACS  
Product Compliance Specialist

## Company and Contact

### Filing Contact Information

Jason Gross, Product Compliance Specialist	jasongross@northwesternmutual.com
720 E. Wisconsin Ave.	414-665-4549 [Phone]
Milwaukee, WI 53202	414-665-5006 [FAX]

### Filing Company Information

Northwestern Long Term Care Insurance Company	CoCode: 69000	State of Domicile: Wisconsin
720 East Wisconsin Avenue	Group Code: 860	Company Type: Long Term Care
Rm S845	Group Name:	State ID Number:
Milwaukee, WI 53202	FEIN Number: 36-2258318	
(414) 271-1444 ext. [Phone]		

-----

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per Advertising Form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Northwestern Long Term Care Insurance Company	\$50.00	04/27/2011	47007801

<i>SERFF Tracking Number:</i>	<i>NWST-127143491</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>48599</i>
<i>Company Tracking Number:</i>	<i>90-2353 LTC (0411)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2353 LTC (0411)</i>		
<i>Project Name/Number:</i>	<i>90-2353 LTC (0411)/90-2353 LTC (0411)</i>		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	05/04/2011	05/04/2011

<i>SERFF Tracking Number:</i>	<i>NWST-127143491</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance</i>	<i>State Tracking Number:</i>	<i>48599</i>
	<i>Company</i>		
<i>Company Tracking Number:</i>	<i>90-2353 LTC (0411)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2353 LTC (0411)</i>		
<i>Project Name/Number:</i>	<i>90-2353 LTC (0411)/90-2353 LTC (0411)</i>		

## Disposition

Disposition Date: 05/04/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NWST-127143491</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Northwestern Long Term Care Insurance Company</i>	<i>State Tracking Number:</i>	<i>48599</i>
<i>Company Tracking Number:</i>	<i>90-2353 LTC (0411)</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>90-2353 LTC (0411)</i>		
<i>Project Name/Number:</i>	<i>90-2353 LTC (0411)/90-2353 LTC (0411)</i>		

Schedule Form	Schedule Item	Schedule Item Status	Public Access
	Presentation: Your Employees are Your Business	Filed-Closed	Yes

SERFF Tracking Number: NWST-127143491 State: Arkansas

Filing Company: Northwestern Long Term Care Insurance State Tracking Number: 48599  
Company

Company Tracking Number: 90-2353 LTC (0411)

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: 90-2353 LTC (0411)

Project Name/Number: 90-2353 LTC (0411)/90-2353 LTC (0411)

## Form Schedule

### Lead Form Number: 90-2353 LTC (0411)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 05/04/2011	90-2353 LTC (0411)	Advertising	Presentation: Your Employees are Your Business	Initial		0.000	90_2353_LTC _(0411)[1].pdf

# Your Employees are Your Business



[ABC Corporation]



**Northwestern Long Term Care  
Insurance Company™**

A Northwestern Mutual Company

The most valuable  
resource a company  
has is its employees...



**How do you show your employees  
their value?**



# Challenges in Attracting and Retaining Top Talent

- Broadening Gap Between the Number of Pre-Retirees and Next Generation of Workers
- Expense Management
- Intense Industry Competition
- Leadership Development and Succession Planning
- Incentives for Top Performers
- Employees' Personal Demands



*Your Company Depends on its People, and  
Your People Depend on You*

## **What benefits are you currently offering to attract and retain quality employees?**

- Health Insurance
- Life Insurance
- Disability Income Insurance
- Retirement and Savings Plans

## **How does your benefit package address your challenges?**

- Long-Term Soundness and Stability
- Rewards and Incentives for Employees at all Levels Adds Value for Recruiting and Retention

# What if you, your employees, or family members should be affected by a need for long-term care (LTC) services?

## *Did you know?*

According to the U.S. Department of Labor, the labor force in the next 10 years will be affected by the aging of the baby-boomers (those born between 1946 and 1964). The labor force will experience an annual growth rate of the 55-and-older group that will be more than 4 times the rate of growth of the overall labor force. By contrast, the growth rate for 25-to-54 year age group will be 0.1%.<sup>1</sup>

1 U.S. Department of Labor, Bureau of Labor Statistics, "Labor force projections to 2018: older workers staying more active" (November 2009)  
Long-term care insurance is triggered by an impairment of at least two activities of daily living, such as, eating, bathing, dressing, or a severe cognitive impairment such as Alzheimer's Disease

# What is the MultiLife Discount Program?

## Multilife Discount (5% *Premium Discount*)

- Three W-2 employees to qualify
- Discount applies to:
  - Employees and their spouses
  - Employee's parents, parents-in-law
  - Retirees, and retirees' spouses
- Applies regardless of whether the employer is paying all, part or none of the premium
- A 30% spousal discount on each individual policy can be added to the 5% Multilife discount\*

Note: Employees who already own Northwestern Long Term Care insurance policies may help the employer meet the three- participant minimum.

\* When spouses apply together and both policies are approved. In Montana, discounts based on marital status are not available.

# Advantages of MultiLife for the Company

- Enable a caregiver to continue working
- Support employee productivity
- Reduce turnover
- Additional benefits:
  - Discounts for both individuals and couples
  - Flexibility in how it is offered
  - Discretion as to whom it is offered
  - Potential for tax advantages to the company

# Tax Advantages of LTC Insurance for the Company\*

## S-Corp

- Owners of S-Corp (2% or more shareholder), LLC, partnership or sole proprietor:
  - Must include business paid premiums as part of income and then can deduct according to their age.
- Employees of a S-Corp, LLC, partnership or sole proprietor where the business is paying for the premiums:
  - The business can deduct the premium for the employee. Employee does not have to include as part of income.

Age	Eligible Premium [2011] Limit
40 or younger	[\$ 340]
41 through 50	[\$ 640]
51 through 60	[\$ 1,270]
61 through 70	[\$ 3,390]
Older than 70	[\$ 4,240]

## C-Corp

- Owner of a C-Corp:
  - The company can deduct the entire premium. Owner, if participating in the plan as an employee, does not have to include as part of income.
- Employee of a C-Corp where the company pays the premium:
  - The company can deduct the entire premium. Employee does not have to include as part of income. Premiums paid for spouses of employees are deductible as well.

\* The part of each premium that may be deductible depends on the insured's attained age at the close of the taxable year and is indexed each year for inflation. I.R.C. § 213(d)(10). For 2011, Revenue Procedure 2010-40.

## Employees of Companies that do not pay LTC Insurance Premiums\*:

Individuals paying their own premiums on tax-qualified long-term care insurance may deduct them only to the extent that they and other medical expenses exceed 7.5% of adjusted gross income for the year.

Age	Eligible Premium [2011] Limit
40 or younger	[\$ 340]
41 through 50	[\$ 640]
51 through 60	[\$ 1,270]
61 through 70	[\$ 3,390]
Older than 70	[\$ 4,240]

\* The part of each premium that may be deductible depends on the insured's attained age at the close of the taxable year and is indexed each year for inflation. I.R.C. § 213(d)(10). For 2011, Revenue Procedure 2010-40.

# Why Northwestern Long Term Care?

## *Our Commitment*

- Mutuality
- Financial Strength
- Care Coordination
- Flexibility in Plan Design
- Claims Payment
- Policy Participation\*\*

Northwestern Long Term Care Insurance Company Financial Strength*			
A++	AAA	AAA	Aaa
A.M. Best	Standard & Poor's	Fitch Ratings	Moody's
Superior	Extremely Strong	Extremely Strong	Exceptional
Highest Rating	Highest Rating	Highest Rating	Best Possible Rating

\*The four agencies listed base ratings on the financial strength of the insurance company. These ratings are not recommendations of specific policy provisions, rates or practices of the insurance company. Since its entrance into the long-term care insurance market in 1998, all four agencies have given Northwestern Long Term Care Insurance Company the best possible insurance financial strength ratings. At the time of this publication, our most current ratings are for the following dates: A.M. Best [February 2011], Fitch Ratings [January 2011], Moody's [March 2010], and Standard & Poor's [April 2011].

Employees of companies that do not pay LTC insurance premiums: Individuals paying their own premiums on tax-qualified long-term care insurance may deduct them to the extent that they and other unreimbursed medical expenses exceed 7.5 percent of their adjusted gross income for the year.

\*\* Any dividends paid will be used to reduce future premiums



# Effective Communication

## *Essential to Success*

- Workplace Marketing and Promotion
- Letters, Brochures, Payroll Stuffers, Table Tents
- Intranet & Newsletter Articles
- Employee Education Presentations
- E-mail Templates

# How can Northwestern Long Term Care Insurance help you and your employees?

Policy Forms: TT.LTC.(1010) and TT.LTC.ML.(1010). TT.LTC.(1010), TT.LTC.LP.(1010) and TT.LTC.ML.(1010). Form TT.LTC.ML.(1010) is only available in New Jersey, New York, Ohio and Pennsylvania. TT.LTC.LP.(1010) is only available in Texas. This policy contains exclusions and limitations.

Northwestern Long Term Care Insurance Company - A Subsidiary of The Northwestern Mutual Life Insurance Company - Milwaukee, WI [www.northwesternmutual.com](http://www.northwesternmutual.com)

90-2353 LTC (0411)



**Northwestern Long Term Care  
Insurance Company™**

A Northwestern Mutual Company